

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Sharon A. Graswick**  
Debtor(s)

Bankruptcy Case No.: 19-21614-CMB  
Per May 27, 2021 Proceeding  
Chapter: 13  
Docket No.: 64 – 60, 61  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated March 26, 2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: PNC Bank (Cl. #11) with payment changes implemented .
- ☒ H. Additional Terms: Unsecured pool revised to \$35,388.49 @ 100%.  
  
PNC Bank (Cl. #15): No further payments due to claim satisfied and released.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: May 28, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:  
Sharon A. Graswick  
Debtor

Case No. 19-21614-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 28, 2021

User: dric  
Form ID: 149

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2021:

Recip ID	Recipient Name and Address
db	+ Sharon A. Graswick, 206 Valley Court, Pittsburgh, PA 15237-2047
cr	+ Township of Ross, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
cr	+ United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, Pittsburgh, PA 15219 U.S.A. 15219-1906
15037089	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, AAA Financial Services, P.O. Box 15019, Wilmington, DE 19886
15067872	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15037090	Barclays, P.O. Box 13337, Philadelphia, PA 19101-3337
15037093	Capital One Bank, P.O. Box 71087, Charlotte, NC 28272-1087
15037094	+ Charles Graswick, 200 Valley Court, Pittsburgh, PA 15215-1708
15037095	First National Bank of Omaha, P.O. Box 2557, Omaha, NE 68103-2557
15037096	Internal Revenue Service, 999 Money Street, Philadelphia, PA 15345
15053873	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
15037103	PNC Bank, P.O. Box 6534, Carol Stream, IL 60197-6534
15037104	+ PNC Mortgage, P.O. Box 6534, Carol Stream, IL 60197-6534
15071984	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15037101	+ Phillips & Cohen, 1002 Justison Street, Wilmington, DE 19801-5148
15037102	+ Phillips, Gardill, Kaiser & Altmeyer, 61 Fourteenth Street, Wheeling, WV 26003-3411
15095571	+ Ross Township, Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15037105	Ross Township, 100 Municipal Drive, Pittsburgh, PA 15237
15076616	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St Louis, MO 63166-0108
15063162	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
15037106	Wells Fargo Dealer Services, P.O. Box 17900, P.O. Box 168048, Denver, CO 80217-0900
15037107	WesBanco, Cardmember Service, P.O. Box 790408, Saint Louis, MO 63179-0408

TOTAL: 22

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	May 29 2021 02:05:09	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	May 29 2021 02:05:12	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15037091	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	May 29 2021 02:06:27	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
15044298	+ Email/PDF: acg.acg.ebn@americaninfosource.com	May 29 2021 02:06:22	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15037092	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 29 2021 02:06:20	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
15052907	Email/PDF: AIS.cocard.ebn@americaninfosource.com		

District/off: 0315-2

User: dric

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		May 29 2021 02:05:07	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15099669	Email/Text: sbse.cio.bnc.mail@irs.gov		
		May 29 2021 00:50:00	Department of Treasury, Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
15077416	+ Email/Text: kborkley@bernsteinlaw.com		
		May 29 2021 01:47:00	Duquesne Light Company, c/o Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15037097	Email/Text: key_bankruptcy_ebnc@keybank.com		
		May 29 2021 01:46:00	Key Bank, P.O. Box 89446, Cleveland, OH 44101-6446
15039880	+ Email/Text: key_bankruptcy_ebnc@keybank.com		
		May 29 2021 01:46:00	KeyBank N.A., 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
15037098	+ Email/Text: Documentfiling@lciinc.com		
		May 29 2021 00:50:00	Lending Club, 595 Market Street, Suite 200, San Francisco, CA 94105-2807
15037099	Email/PDF: gecsedl@recoverycorp.com		
		May 29 2021 02:05:04	Lowes/Synchrony Bank, P.O. Box 530914, Atlanta, GA 30353-0914
15037100	Email/Text: e-bankruptcy@nasafcu.com		
		May 29 2021 00:49:00	NASA Federal Credit Union, P.O. Box 1588, Bowie, MD 20717
15081066	Email/Text: Bankruptcy.Notices@pnc.com		
		May 29 2021 00:50:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
15074534	Email/Text: Bankruptcy.Notices@pnc.com		
		May 29 2021 00:50:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
15077850	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		May 29 2021 02:04:01	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15037264	+ Email/PDF: gecsedl@recoverycorp.com		
		May 29 2021 02:06:17	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15070777	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM		
		May 29 2021 02:06:30	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15054665	+ Email/Text: bankrupt-adjdept@wesbanco.com		
		May 29 2021 01:46:00	Wesbanco Bank, INC, 1 Bank Plaza, Wheeling, WV 26003, 304-243-7580, bankrupt-adjdept@wesbanco.com 26003-3565

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	Duquesne Light Company, c/o Bernstein-Borkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: dric

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Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Township of Ross jhunt@grblaw.com cnoroski@grblaw.com
Jill Locnikar	on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rodney D. Shepherd	on behalf of Debtor Sharon A. Graswick rodsheph@cs.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 8